



25153-003

3624
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Luis Eduardo Gutierrez-Sheris

Examiner: Karmis, Stefanos

Group Art Unit: 3624

Serial No.: 09/635,330

Filed: August 9, 2000

For: MONEY-TRANSFER TECHNIQUES

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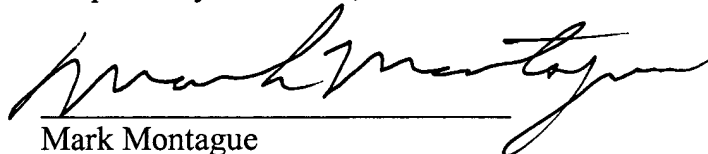
INFORMATION DISCLOSURE STATEMENT
AND CERTIFICATION UNDER 37 C.F.R. § 1.97(e)

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicant is filing this Information Disclosure Statement and the accompanying form PTO-1449 with a copy of the prior art therein identified. Such prior art has come to applicant's attention by being cited in an office action dated March 30, 2004 in related application serial no. 09/635,321.

Applicant's undersigned attorney hereby certifies pursuant to 37 C.F.R. 1.97(e) that no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in section 1.56(c) more than three months prior to the filing of the information disclosure statement.

Under 37 CFR 1.97(c)(1), no fee is believed due with this submission.

Respectfully submitted,

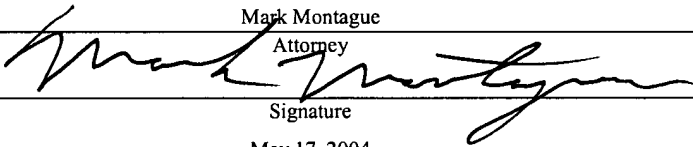


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| Filing Date | August 9, 2000 |
| First Named Inventor | Gutierrez-Sheris |
| Group Art Unit | 3624 |
| Examiner Name | Karmis |
| Attorney Docket Number | 25153-003 |

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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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